

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICHARD M RITENOUR

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-23658

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/12/2017 and confirmed on 12/7/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		51,783.00
Less Refunds to Debtor	544.74	
TOTAL AMOUNT OF PLAN FUND		51,238.26

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,450.00	
Trustee Fee	2,318.50	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,768.50

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 5337	0.00	35,115.21	0.00	35,115.21
	LAKEVIEW LOAN SERVICING LLC Acct: 5337	11,206.44	11,206.44	0.00	11,206.44
					46,321.65

Priority					
	CHRISTIAN M RIEGER ESQ** Acct:	0.00	0.00	0.00	0.00
	RICHARD M RITENOUR Acct:	0.00	0.00	0.00	0.00
	RICHARD M RITENOUR Acct:	402.00	402.00	0.00	0.00
	RICHARD M RITENOUR Acct:	142.74	142.74	0.00	0.00
	CHRISTIAN M RIEGER ESQ** Acct:	2,450.00	2,450.00	0.00	0.00
	LAKEVIEW LOAN SERVICING LLC Acct: 5337	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	ALLIED COLLECTION SVCS++ Acct: 94N1	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA** Acct: 3474	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 2481	452.86	6.10	0.00	6.10
	COLLECTION SERVICE CENTER INC Acct: GC60	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT LP++ Acct: 339A	0.00	0.00	0.00	0.00
	NAVIENT SOLUTIONS INC O/B/O ECMC Acct: 2987	10,550.40	142.01	0.00	142.01
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	LAKEVIEW LOAN SERVICING LLC	0.00	0.00	0.00	0.00
Acct:					
					148.11

TOTAL PAID TO CREDITORS 46,469.76

TOTAL CLAIMED  
PRIORITY 0.00  
SECURED 11,206.44  
UNSECURED 11,003.26

Date: 10/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

RICHARD M RITENOUR

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-23658

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Richard M Ritenour  
Debtor

Case No. 17-23658-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 26, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:

Recip ID	Recipient Name and Address
db	+ Richard M Ritenour, 143 Main Street, Bentleyville, PA 15314-1528
14690994	+ Coll Svc Ctr, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
14706750	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14728318	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 26 2022 23:48:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14690992	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 26 2022 23:48:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14690993	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2022 23:47:08	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14690995	+ Email/Text: EBN@thecmigroup.com	Oct 26 2022 23:48:00	Credit Management, LP, Attn: Bankruptcy, Po Box 118288, Carrollton, TX 75011-8288
14690996	^ MEBN	Oct 26 2022 23:43:55	KML Law Group PC, BNY Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
14690997	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 26 2022 23:48:00	Lakeview Loan Servicing LLC, 4425 Ponce De Leon Blvd, Mail Stop MS5/251, Miami, FL 33146-1837
14717145	Email/Text: camanagement@mtb.com	Oct 26 2022 23:48:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
14690998	Email/Text: camanagement@mtb.com	Oct 26 2022 23:48:00	M & T Bank, Po Box 844, Buffalo, NY 14240
14690999	+ Email/PDF: pa_dc_claims@navient.com	Oct 26 2022 23:47:34	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
14726090	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:46:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.

District/off: 0315-2

User: auto

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Date Rcvd: Oct 26, 2022

Form ID: pdf900

Total Noticed: 13

cr

LakeView Loan Servicing, LLC

14690991

##+

Allied Collection Services, 8550 Balboa Blvd, Suite 232, Northridge, CA 91325-5806

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmlawgroup.com
Christian M Rieger	on behalf of Debtor Richard M Ritenour crierlaw@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul M. Daniels	on behalf of Debtor Richard M Ritenour paul@pauldanielslaw.com robert@pauldanielslaw.com;pauldaniels.lawclerk@gmail.com;chris@pauldanielslaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5